



3628
9/21/03
9/2/03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re original application of:

Applicant : Kathleen Tyson-Quah
Serial No. : 09/513,440
Filed : February 25, 2000
Title of Invention : METHOD OF AND SYSTEM FOR MITIGATING RISK
ASSOCIATED WITH SETTLING OF FOREIGN EXCHANGE
AND OTHER PAYMENT-BASED TRANSACTIONS
Examiner : THACH H. BUI
Group Art Unit : 3628
Attorney Docket : 126-001USA000

Honorable Commissioner of Patents
and Trademarks
Washington, DC 20231

RESPONSE TO OFFICE ACTION MAILED MARCH 12, 2003

Sir:

In response to the Office Action mailed in the present Application on March 12, 2003,
Applicant submits the following amendments to the same:

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AMENDMENT TO THE CLAIMS:

GROUP 3600

Please cancel claims 1, 57, 59 and 105 and amend claims 2-5, 8-13, 24, 58, 60-62, 69,
70, 72-75, 82-85, 89, 97-104, 106-109, 113-118, 128-131, 135, 142-150, 152, 153, 155 and 157-
160 as follows:

Claim 1 (canceled)

Claim 2 (currently amended): The system of claim 1, wherein each Third Party Host
Application, said User Host Application and said Payment Bank Host Application sends
payments risk data and generates and receives payments-related notifications, inquiries,
messages and reports via their respective host applications.

Claim 3 (currently amended): The A system of claim 1, for reducing payments risk, liquidity
risk and systemic risk associated with payments-based transactions, said system comprising